IN THE UNITED STATES PATENT AND TRADEMARK OFFICE.

	ATTY.'S DOCKET: TAKAYAMA=4
In re Application of:) Art Unit: 2164
Hisashi TAKAYAMA et al) Examiner: C. B. Graham
Appln. No.: 09/831,830) Washington, D.C.
Filed: August 31, 2001) Confirmation No. 9491
For: ELECTRONIC WALLET) February 5, 2007

REPLY: AMENDMENT AND REMARKS

Customer Window, Mail Stop Amendments Honorable Commissioner for Patents U.S. Patent and Trademark Office 2011 South Clark Place Crystal Plaza Two, Lobby, Room 1B03 Arlington, Virginia 22202

Sir:

Replying to the Office Action mailed October 4, 2006, please amend as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page $\underline{2}$ of this paper.

Remarks/Arguments begin on page 10 of this paper.